NINA MOINI: Every time thunder booms or the wind thrashes trees around, anxious minds wonder, will my roof survive the storm? It's a reasonable thought, of course. Last summer, five severe weather disasters in Minnesota caused an estimated $13 billion in total damage. That's according to the nonprofit research group, Climate Central. A new resource aims to help homeowners get ahead of the damage. Producer Alanna Elder has more for the latest in our series, Professional Help.

ALANNA ELDER: Severe weather is a normal part of summertime in Minnesota, but it's well established that warming temperatures are making storms more frequent and severe.

NINA MOINI: There are some studies that actually suggest that hail is going to get larger as the climate warms, so the risk of these recurring events is increasing.

ALANNA ELDER: Heidi Roop thinks a lot about this kind of thing, as the state's foremost expert on climate adaptation.

HEIDI ROOP: And hail damage is one of the reasons that in the Midwest broadly, the greater Midwest, insurance premiums are rising faster than other parts of the country.

ALANNA ELDER: But in May of 2022, her own home was in the path of a storm.

HEIDI ROOP: Tens of thousands of people are still without power across Minnesota this morning. Dozens of homes, farm buildings, and vehicles are wrecked in the wake of storms that swept across the state late yesterday. So in the damaging hail events that occurred a few years back when there was massive loss across Minnesota and the Midwest, roof damage namely, we had hail damage and needed a roof replaced.

ALANNA ELDER: Roop says she was chatting about this with a colleague who gave her a tip about her new roof.

HEIDI ROOP: There are more robust shingles, and if you install them, you can actually get a recurring reduction in your homeowner's insurance premium. And so these Class IV shingles, there's usually more of an upfront cost to putting them on. But then you get that benefit through an annual reduction because it's less prone to being damaged in the future.

ALANNA ELDER: She says in another line of work, she may never have heard this advice.

HEIDI ROOP: Neither the insurance company nor the contractor offered me the opportunity to consider, at the time of replacement, a more resilient investment. Homeowners and property owners, I think, need to be their own best advocates.

ALANNA ELDER: She's hoping to help other homeowners by providing guidelines for how they might strengthen their homes against not only storms, but also wildfire extreme heat, flooding, and snow and ice. Her organization, the University of Minnesota Climate Adaptation Partnership, worked with the design firm to make checklists for each of these threats. The steps range from basic-- like secure your patio furniture before a storm to advanced, like install more nailing strips for your soffits. That second one is hard to explain on the radio, but it's a way to help your roof hold up to high wind.

HEIDI ROOP: In Minnesota, we're learning a lot from peer states in the South who deal with a lot more say, hurricane-driven wind events. Alabama, for example, has a fortified roof program, and they've been doing both education and helping to reduce the cost to build more fortified roofs and homes across that state.

ALANNA ELDER: Minnesota's state government is trying to start a similar program, she says. The roof is not the only area of concern, there's also the basement or foundation.

HEIDI ROOP: We often think that if you're next to a River might be prone to flooding, but if you aren't near a river, you are not prone to flooding. And this is just simply not the case. In 2025, we experienced this in many parts of the state. In July of 2025, there were back-to-back rainfall events, and then one that had over 8 inches of rain in a single event that fell in West Central Minnesota. And this resulted in widespread flooding of basements and homes. Because some of our stormwater systems just are not equipped to handle that amount of rainfall, and so it has to go somewhere.

ALANNA ELDER: Heavy rains are becoming more frequent in Minnesota, she says, and most home insurance policies don't cover flooding. So Roop says to look into your risk of flooding and consider adding that coverage. Also, look at your home. Consider where all that water is likely to go.

HEIDI ROOP: I would recommend starting on the exterior of your home and making sure that you're moving as much water as possible away from your foundation. This can happen through putting those extenders on your downspouts, regularly cleaning those gutters, considering leaf guard, which can keep them cleaner and easier to clean down the road. There are also materials you can use to flood-proof your basement, so this can help waterproof the foundation and the concrete block or the building substrate, and help reduce that potential for damage.

ALANNA ELDER: If you're at risk of wildfire, you can follow a similar process. Start with what's around your home, what could become fuel, and then consider changes to specific parts of the building.

HEIDI ROOP: It's often recommended that you maintain a 30-foot clear perimeter around a home or property to minimize the risk of fire, but what your neighbors do also matter. So this is a great opportunity to link arms with folks in your neighborhood or adjacent properties, and really think about some of the fire resilience strategies you might collectively deploy. Building that perimeter, opting for things like gravel over wood mulch can be important. Thinking about your deck is another consideration folks often overlook-- the decking material. And then there's even small things we can do. There's metal mesh materials you can put in your vents and things up high on the House that can actually help build resilience by helping minimize the chance that those embers might enter your home.

ALANNA ELDER: Closing up leaks in your home can help keep out wildfire smoke, she says. And that also insulates against extreme heat or cold, which reduces energy costs. She says renters can use some of these tips too.

HEIDI ROOP: A renter isn't going to have necessarily the agency to change the type of insulation or determine whether there'll be a fortified roof on their building. But there are a lot of strategies in terms of curtains and window coverings, evaluating if you do have a lot of air leakages around your windows or doors, working with the property manager or owner to help remedy those.

ALANNA ELDER: Each living situation is different, and the checklists don't explain all the fixes in detail. But Roop hopes there are starting place for factoring a more volatile climate into homebuilding, repair, and improvement. For Professional Help, I'm Alanna Elder.

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